

Fill in this information to identify your case:			
Debtor 1	Latasha First Name	Maria Middle Name	Culberson Last Name
Debtor 2 (Spouse, if filing)	Van First Name	Andrew Middle Name	Culberson Last Name
United States Bankruptcy Court for the Northern District of Georgia			
Case number (if known)	20-10653		
	3.2		

Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.

## Chapter 13 Plan

**NOTE:** The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded.

### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

*Check if applicable.*

The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.

The following matters may be of particular importance. **Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.**

§ 1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3:2	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

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**Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims**

**§ 2.1 Regular Payments to the trustee; applicable commitment period.**

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Check one:  36 months  60 months

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay \$1,510.00 per month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

*Check if applicable.*

The amount of the Regular Payment will change as follows (*If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.*):

Beginning on (insert date)	The Regular Payment amount will change to (insert amount)	For the following reason (insert reason for change):
January 2021	<u>\$1,847.00</u> per <u>month</u>	Completion of Debtor Wife's 401k loan repayment.

**§ 2.2 Regular Payments; method of payment.**

Regular Payments to the trustee will be made from future income in the following manner:

*Check all that apply.*

Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.

Debtor(s) will make payments directly to the trustee.

Other (specify method of payment): \_\_\_\_\_

**§ 2.3 Income tax refunds.**

*Check one.*

Debtor(s) will retain any income tax refunds received during the pendency of the case.

Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years \_\_\_\_\_, the amount by which the total of all of the income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.

Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

**§ 2.4 Additional Payments.**

*Check one.*

None. *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

**§ 2.5 [Intentionally omitted.]**

**§ 2.6 Disbursement of funds by trustee to holders of allowed claims.**

(a) **Disbursements before confirmation of plan.** The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.

(b) **Disbursements after confirmation of plan.** Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

(1) **First disbursement after confirmation of Regular Payments.** In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:

(A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and U.S. Bankruptcy Court, N.D. Ga. Chapter 13 Plan Form (April 2018), Version 1.3

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orders of the Bankruptcy Court;

(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and

(D) To pay claims in the order set forth in § 2.6(b)(3).

**(2) Second and subsequent disbursements after confirmation of Regular Payments.** In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.

(A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and

(C) To pay claims in the order set forth in § 2.6(b)(3).

**(3) Disbursement of Additional Payments and Tax Refunds.** The trustee will disburse the Additional Payments and Tax Refunds in the following order:

(A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(D) To pay other Allowed Secured Claims as set forth in § 3.6;

(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

(4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

### **Part 3: Treatment of Secured Claims**

#### **§ 3.1 Maintenance of payments and cure of default, if any.**

*Check one.*

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
AmeriHome Mortgage Company, LLC	14 Evan Ct, Grantville, GA, 30220	\$8.58	0.00 %	\$15.00

#### **§ 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

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The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

	<input checked="" type="checkbox"/> Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment
+	<input type="checkbox"/>	C&F Finance Company	\$22,629.14	2015 Kia Optima	\$13,095.00	\$0.00	\$13,095.00	4.25%	\$200.00	\$200.00 increasing to \$700.00 in March 2021
-	<input type="checkbox"/>	Capital One Auto Finance	\$34,158.58	2017 Dodge Ram 07/2017	\$22,150.00	\$0.00	\$22,150.00	4.25%	\$300.00	\$300.00 increasing to \$800.00 in March 2021

### § 3.3 Secured claims excluded from 11 U.S.C. § 506.

*Check one.*

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

### § 3.4 Lien avoidance.

*Check one.*

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

### § 3.5 Surrender of collateral.

*Check one.*

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

### § 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 3.25 %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

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**Part 4: Treatment of Fees and Priority Claims**

**§ 4.1 General.**

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

**§ 4.2 Trustee's fees.**

Trustee's fees are governed by statute and may change during the course of the case.

**§ 4.3 Attorney's fees.**

(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$ 4,160.00. The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.

(d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).

(e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$ 675.00 per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.

(f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$ 2,810.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ 2,810.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.

(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

**§ 4.4 Priority claims other than attorney's fees.**

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**(a) Check one.**

The debtor(s) has/have no domestic support obligations. If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.

The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.

+/-	Name and address of creditor	Name and address of child support enforcement agency entitled to § 1302(d)(1) notice	Estimated amount of claim	Monthly plan payment
-				

(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

+/-	Name and address of creditor	Estimated amount of claim
-	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101	\$9,902.87
-	Georgia Department of Revenue, 1800 Century Blvd, Ste 17200, Atlanta, GA 30345	\$1,700.02

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**Part 5: Treatment of Nonpriority Unsecured Claims**

**§ 5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

*Check one.*

- A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- A pro rata portion of the larger of (1) the sum of \$ \_\_\_\_\_ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- The larger of (1) \_\_\_\_ % of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- 100% of the total amount of these claims

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

**§ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

*Check one.*

- None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**§ 5.3 Other separately classified nonpriority unsecured claims.**

*Check one.*

- None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**§ 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.**

*Check one.*

- None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**§ 7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).**

**Part 8: Nonstandard Plan Provisions**

**§ 8.1 Check "None" or list Nonstandard Plan Provisions.**

- None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

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Case number 20-10653

**Part 9: Signatures**

**§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).**

*The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.*

/s/ Latasha Maria Culberson

Signature of debtor 1 executed on 09/08/2020

MM / DD / YYYY

14 Evan Ct,  
Address

Grantville, GA, 30220  
City, State, ZIP code

/s/ Van Andrew Culberson

Signature of debtor 2 executed on 09/08/2020

MM / DD / YYYY

14 Evan Ct,  
Address

Grantville, GA, 30220  
City, State, ZIP code

/s/ Craig A. Cooper 941033

Signature of attorney for debtor(s)

Date: 09/08/2020

MM / DD / YYYY

The Semrad Law Firm, LLC  
Firm

235 Peachtree St Ne Ste 300  
Address

Atlanta, GA 30303  
City, State, ZIP code

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

Label Matrix for local noticing

113E-3

Case 20-10653-whd

Northern District of Georgia

Newnan

Mon Aug 3 13:10:22 EDT 2020

(p)AUTOMOBILE ACCEPTANCE CORPORATION  
PO BOX 961926  
RIVERDALE GA 30296-6914

ACCEPTANCE NOW

5501 Headquarters Dr

ATTN: Acceptance Now Customer Service  
Plano, TX 75024-5837

AMERIHOME MTG CO, LLC

1 Baxter Way

Suite 300

Thousand Oaks, CA 91362-3888

AmeriHome Mortgage Company, LLC  
Po Box 631730  
Irving, TX 75063-0002

C&F FINANCE COMPANY  
1313 E MAIN ST STE 400  
RICHMOND, VA 23219-3756

C&F FINANCE COMPANY

PO BOX 2129,

RICHMOND, VA 23218-2129

C&F FINCE CO

1313 E MAIN STREET SUITE 400

RICHMOND, VA 23219-3756

CAPITAL ONE

P O Box 30253

Salt Lake City, UT 84130-0253

CAPITAL ONE AUTO FINAN

4515 N Santa Fe Ave

Dept. APS

Oklahoma City, OK 73118-7901

CAPITALONE

c/o Pollack & Rosen, P.C

1825 Barrett Lakes Blvd Suite 510

Kennesaw, GA 30144-7519

CBNA

Po Box 6497

Sioux Falls, SD 57117-6497

COMENITY BANK/BUCKLE

PO BOX 182789

COLUMBUS, OH 43218-2789

COMENITYBANK/VICTORIA

PO BOX 182789

COLUMBUS, OH 43218-2789

CREDIT ONE BANK NA

PO BOX 98875

LAS VEGAS, NV 89193-8875

CREDITONEBNK

PO BOX 98872

LAS VEGAS, NV 89193-8872

Capital One Auto Finance, a division of Capi

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Citibank, N.A.

5800 S Corporate Pl

Sioux Falls, SD 57108-5027

Craig A Cooper

The Semrad Law Firm, LLC

Suite 300

235 Peachtree Street NE

Atlanta, GA 30303-1404

Latasha Maria Culberson

14 Evan Ct

Grantville, GA 30220-2022

Van Andrew Culberson Jr

14 Evan Court

Grantville, GA 30220-2022

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 68508-1904

DEPTEDNELNET

PO Box 740283

Atlanta, GA 30374-0283

Melissa J. Davey

Melissa J. Davey, Standing Ch 13 Trustee

Suite 200

260 Peachtree Street, NW

Atlanta, GA 30303-1236

Department of Justice, Tax Division

75 Ted Turner Drive SW

Civil Trial Section, Southern

Atlanta, GA 30303-3315

EXETER FIN

PO BOX 166097

IRVING, TX 75016-6097

Vesela Z. Eminovska

The Semrad Law Firm

Suite 300

235 Peachtree Street NE

Atlanta, GA 30303-1404

FARMERS FURN

ATTN CORP CREDIT DEPT POB 1140

DUBLIN, GA 31040-1140

(p)FARMERS FURNITURE

ATTN CORPORATE CREDIT DEPT

PO BOX 1140

DUBLIN GA 31040-1140

FIRST INV SC

380 INTERSTATE NORTH PKWY #300

ATLANTA, GA 30339-2222

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box c/o Linda Dold Saint Cloud, MN 56302	FST PREMIER 601 S Minneapolis Ave Sioux Falls, SD 57104	GM FINANCIAL 801 CHERRY ST STE 3900 FORT WORTH, TX 76102-6839
(p) GEORGIA DEPARTMENT OF REVENUE COMPLIANCE DIVISION ARCS BANKRUPTCY 1800 CENTURY BLVD NE SUITE 9100 ATLANTA GA 30345-3202	Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service - Atl 401 West Peachtree St NW Room 1665 ATTN: Ella Johnson, M/S 334-D Atlanta, GA 30308
LVNV Funding LLC c/o Resurgent Capital Services P.O. Box 10587 GREENVILLE, SC 29603-0587	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368
MERRICK BANK CORP One Paces West Suite 1400 Atlanta, GA 30327-2734	MIDLAND CREDIT MANAGEMENT, INC. as agent for MIDLAND FUNDING, LLC PO BOX 2011 WARREN MI 48090-2011	MIDLAND MTG 999 Nw Grand Blvd Oklahoma City, OK 73118-6051
MidFirst Bank 999 N.W. Grand Blvd. Oklahoma City, OK 73118-6051	NISSAN MOTOR ACCEPTANC PO BOX 660360 DALLAS, TX 75266-0360	ONEMAIN 605 Munn Rd E Fort Mill, SC 29715-8421
Office of Attorney General 40 Capitol Sq Sw Atlanta, GA 30334-9057	PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021	(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067
Premier Bankcard, Llc Jefferson Capital Systems LLC Assignee Po Box 7999 Saint Cloud Mn 56302-7999	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Quantum3 Group LLC as agent for MOMA Trust LLC PO Box 788 Kirkland, WA 98083-0788
RECMGMT SRVC 240 EMERY STREET BETHLEHEM, PA 18015-1980	STALLINGS FINANCIAL GR 1111 S MARIETTA PKWY SE MARIETTA, GA 30060-2885	STALLINGS FN P.O. BOX 4430 MARIETTA, GA 30061-4430
SUNSET FIN 510 MOUNTAIN VIEW DR SUITE 500 SENECA, SC 29672-2145	SYNCB/JCP PO BOX 965007 Orlando, FL 32896-5007	Special Assistant US Attorney 401 W. Peachtree St, NW Atlanta, GA 30308
Laura D. Suggs Campbell & Brannon, LLC 5565 Glenridge Connector Suite 350 Atlanta, GA 30342-4705	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021	United States Attorney Northern District of Georgia 75 Ted Turner Drive SW, Suite 600 Atlanta GA 30303-3309

United States Attorney's Office  
75 Ted Turner Dr Sw Ste 600  
Atlanta, GA 30303-3309

Verizon  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

WEBBNK/FHUT  
6250 RIDGEWOOD ROA  
SAINT CLOUD, MN 56303-0820

WORLD FINANCE CORPORAT  
2640B METROPOLITAN PKWY  
ATLANTA, GA 30315-7921

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AUTOMOBILE ACCEPTANCE  
749 MAIN ST  
RIVERDALE, GA 30274

FARMERS HOME FURNITURE  
PO BOX 1140  
DUBLIN, GA 31040

Georgia Department of Revenue  
1800 Century Blvd  
Suite 17200  
Atlanta, GA 30345

(d) Georgia Department of Revenue  
1800 Century Blvd, Suite 9100  
Atlanta, GA 30345

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Capital One Auto Finance, a division of Ca  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

(d) MidFirst Bank  
999 N.W. Grand BLVD  
Oklahoma City, OK 73118-6051

	End of Label Matrix
Mailable recipients	63
Bypassed recipients	2
Total	65

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
NEWNAN DIVISION

IN RE: ) CHAPTER 13  
 )  
**LATASHA MARIA CULBERSON &** ) CASE NO. 20-10653 - WHD  
**VAN ANDREW CULBERSON, JR** )  
 )  
DEBTORS. )

**CERTIFICATE OF SERVICE**

I hereby certify under penalty of perjury that I am more than 18 years of age, and that on this day; I served, or caused to be served, a copy of the Amended Chapter 13 Plan upon the following by depositing a copy of the same in U.S. Mail with sufficient postage affixed thereon to ensure delivery:

**Latasha Maria Culberson**  
**Van Andrew Culberson**  
14 Evan CT  
Grantville, GA 30220

(see *Creditor Mailing Matrix annexed hereto*)

I further certify that, by agreement of parties, Melissa J. Davey, standing Chapter 13 Trustee, was served via the ECF electronic mail/noticing system.

Done, this 9th day of September 2020

/s/  
Craig A. Cooper  
Ga. Bar No.941033  
The Semrad Law Firm, LLC  
235 Peachtree St. NE  
Suite 300  
Atlanta, Georgia 30303